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Applicants: Rodriguez et al.  
Application No.: 10/733,838  
Publication No.: US 2005-0131834 A1  
Filed: December 11, 2003  
Publication Date: June 16, 2005  
Title: E-COMMERCE BY CHECK

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GROUP 3600

Group Art Unit: 3621  
Examiner: James A. Reagan

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**THIRD-PARTY SUBMISSION OF PRIOR ART**  
**IN A PUBLISHED APPLICATION**  
**PER 37 C.F.R. § 1.99**

To Whom It May Concern:

We submit the following patents or publications for consideration by the Office:

- /C.J./ • U.S. Patent Publication No. US 2005/0131768 A1, entitled "E-COMMERCE TRANSACTION AGGREGATION AND PROCESSING", published June 16, 2005 to Rodriguez et al.;
- /C.J./ • U.S. Patent Publication No. US 2005/0131820 A1, entitled "E-CHECK AND E-COMMERCE", published June 16, 2005 to Rodriguez et al.;
- /C.J./ • U.S. Patent Publication No. US 2005/0131834 A1, entitled "E-COMMERCE BY CHECK", published June 16, 2005 to Rodriguez et al.;
- /C.J./ • U.S. Patent No. 5,432,506, entitled "COUNTERFEIT DOCUMENT DETECTION SYSTEM", issued July 11, 1995 to Chapman;
- /C.J./ • U.S. Patent No. 5,010,485, entitled "APPARATUS, SYSTEM AND METHOD FOR CREATING CREDIT VOUCHERS USABLE AT POINT OF PURCHASE STATIONS", issued April 23, 1991 to Bigari;

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- /C.J./ • **U.S. Patent No. 6,036,344, entitled "SECURE CHECK PROCESSING SYSTEM AND METHOD", issued March 14, 2000 to Goldenberg;**
- /C.J./ • **U.S. Patent No. 6,282,523 B1, entitled "METHOD AND APPARATUS FOR PROCESSING CHECKS TO RESERVE FUNDS", issued August 28, 2001 to Tedesco et al.;**

Enclosed is:

- A money order for \$180.00, which includes
  - the fee under 1.17(p) (\$180), and
  - Clean copies of all pertinent portions of patents / publications listed above
- A self-addressed postcard to acknowledge receipt.

In accordance with 37 C.F.R. § 1.248(a)(4), a copy of this submission was transmitted on July 11, 2005 via first class mail to the Applicant's attorney or agent at the following correspondence address listed on the published application:

**IBM CORPORATION (JSS)  
C/O SCHUBERT OSTERRIEDER & NICKELSON PLLC  
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/Christopher Johns/

10/12/2007

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1**Complete if Known**

|                        |                         |
|------------------------|-------------------------|
| Application Number     | Not Yet Assigned        |
| Filing Date            | Herewith                |
| First Named Inventor   | Herman Rodriguez et al. |
| Art Unit               | Not Yet Assigned        |
| Examiner Name          | Not Yet Assigned        |
| Attorney Docket Number | AUS920030905US1         |

| U. S. PATENT DOCUMENTS |                          |  |                                |  |   |
|------------------------|--------------------------|--|--------------------------------|--|---|
| Examiner<br>Initials*  | Cite<br>No. <sup>1</sup> | Document Number                          | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines, Where<br>Relevant Passages or Relevant<br>Figures Appear |
|                        |                          | Number-Kind Code <sup>2</sup> (if known) |                                |  |   |
| /C.J./                 |                          | US- 5,484,988                            | 01-16-1996                     | Hills et al.                                       |   |
| /C.J./                 |                          | US- 6,164,528                            | 12-26-2000                     | Hills et al.                                       |   |
| /C.J./                 |                          | US- 6,283,366                            | 09-04-2001                     | Hills et al.                                       |   |
| /C.J./                 |                          | US- 6,354,491                            | 03-12-2002                     | Nichols et al.                                     |   |
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| /C.J./                 |                          | US- 2002/0156683                         | 10-24-2002                     | Stoutenburg et al.                                 |   |
| /C.J./                 |                          | US- 2003/0014368                         | 01-16-2003                     | Leurig et al.                                      |   |
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| FOREIGN PATENT DOCUMENTS |                          |   |                                   |  |   |
|--------------------------|--------------------------|---|-----------------------------------|--|---|
| Examiner<br>Initials*    | Cite<br>No. <sup>1</sup> | Foreign Patent Document   | Publication<br>Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines,<br>Where Relevant Passages<br>Or Relevant Figures Appear |
|                          |                          | Country Code <sup>3</sup> *Number <sup>4</sup> *Kind Code <sup>5</sup> (if known) |                                   |  |   |
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|-----------------------|---------------------|--------------------|------------|
| Examiner<br>Signature | /Christopher Johns/ | Date<br>Considered | 10/12/2007 |
|-----------------------|---------------------|--------------------|------------|

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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